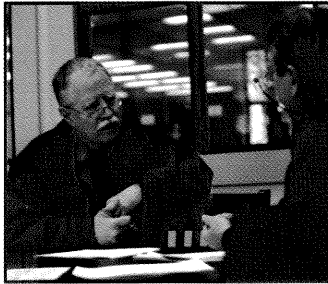
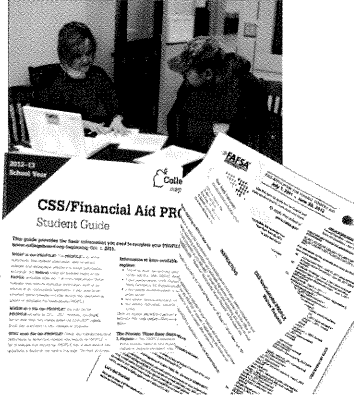


YOUR HIGH SCHOOL HAS A
GRASP FINANCIAL AID ADVISOR
AT LEAST WEEKLY FROM
OCTOBER THROUGH APRIL.

Advisors bring clarity and reassurance, directing and assisting through a complex maze of paperwork.



GRASP Financial Aid Advisors are also available at public libraries periodically throughout the year. Check the GRASP website for listings.

At the close of the school year, GRASP's Last Dollar Scholarship winners are announced.



GReat Aspirations Scholarship Program, Inc.
4551 Cox Rd., Suite 110
Glen Allen, VA 23060
804-527-7726

Please see www.grasp4va.org for more information.

Padres y estudiantes que prefieren ayuda en español pueden contactar a GRASP con el correo electrónico latinos@grasp4virginia.com

GRASP is a 501(c)(3) non-profit education organization supported by donations from generous individuals, businesses, and foundations, as well as by state grants and local school systems. GRASP is grateful for the support we receive from the community for our programs. For a complete list of donors or to become a donor yourself, please see the GRASP website.

YOUR GRASP ADVISOR

Mrs. Rise' Nelson
Wednesdays, 8 am – 4 pm
Tucker High School Main Conference Room
jrtucker@grasp4va.com



Should you apply for College Financial Aid?



GRASP financial aid advising services are free to students and parents at all GRASP schools. Make appointments through the school counseling office or the career center.

www.grasp4va.org

2013-2014

WHAT IS FINANCIAL AID AND DO I QUALIFY?

MUST I COMPLETE THE FAFSA?

It is to every student's advantage to complete the FAFSA because it is the only way to receive any form of financial aid from post-secondary schools (2 year, 4 year, or technical). Many students fail to receive financial assistance for college because they do not complete the FAFSA — don't be one who misses out!

Financial Aid consists of:

1. **Grants/scholarships** — money that does not need to be repaid
2. **Loans** (parent or student; subsidized or unsubsidized; government or private) — all must be repaid
3. **Work-study** — jobs secured through the school to help pay for college expenses

Look for scholarships at work (parent's or student's), churches, credit unions, civic groups, active military and veteran resources, and the GRASP website.

Terms you should know in the financial aid process:

- **FAFSA** = Free Application for Federal Student Aid. This form is completed online at www.fafsa.gov and is required by all post-secondary schools in order to determine how much financial aid may be available to you.
- **EFC** = Expected Family Contribution. This is the amount that the FAFSA will determine that your family will be expected to contribute for the coming year toward your education.
- **COA** = Cost of Attendance. This is how much it costs to go to a particular college. It includes tuition, room, board, travel, books, and personal expenses.

FAFSA FACTS

- The FAFSA is completed after Jan. 1st of the senior year
- Schools have financial aid "priority filing dates" by which you should have the FAFSA filed. Don't be fooled — these deadlines are different from school application deadlines.
- You can use the FAFSA4caster at any point to help predict financial aid eligibility. Go to www.fafsa4caster.ed.gov to complete the predictor.
- **NEVER PAY TO COMPLETE THE FAFSA.**



FAFSA stands for **Free** Application for Federal Student Aid. Some companies will charge a fee to complete it for you, but that is unnecessary. GRASP financial aid advisors provide their services at no charge to students and their families.

HELPFUL WEBSITES

- www.grasp4va.org — the official GRASP website, including links to other important sites. See the scholarships and resources section for scholarship opportunities.
- www.fafsa.gov — the FAFSA online filing site. File after Jan. 1 of the student's senior year.
- <https://profileonline.collegeboard.com> — CSS profile available Oct. 1 of the student's senior year.
- www.fafsa4caster.ed.gov — the financial aid eligibility predictor site
- www.tcfrichmond.org — local scholarships are usually on this site beginning in January
- www.communityfoundationcbr.org — Central Blue Ridge scholarships
- www.collegegold.com - scholarship information
- www.vawizard.org — career and educational opportunities at VA community colleges
- www.fastweb.com — national database of scholarships
- www.finaid.org — a guide to financial aid and scholarships
- www.ecampustours.com — a virtual tour of college campuses nationwide
- <http://ecmc.org/overview/index.htm> — student loan information, including calculators